

jc520 U.S. PTO  
04/29/99

PATENT

Docket No. 3606-4001

Express Mail Label No. EJ557774029US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY APPLICATION AND APPLICATION FEE TRANSMITTAL (1.53(b))

ASSISTANT COMMISSIONER FOR PATENTS  
BOX PATENT APPLICATION  
Washington, D.C. 20231

jc542 U.S. PTO  
09/302218  
04/29/99

Sir:

Transmitted herewith for filing is the patent application of

Named Inventor(s) and  
Address(es):

Matthew Gillin, 1220 Wendover Road, Rosemont, PA 19010 - Montgomery  
County

Roger Korfmann, 100 Pine Tree Road, Radnor, PA 19087 - Delaware County

Paul L. Raden, One Alpine Way, Phoenixville, PA 19460 - Chester County

For:

**FINANCIAL SERVICES PAYMENT VEHICLE AND METHOD**

Enclosed are:

[X] 46 page(s) of specification, 1 page(s) of Abstract, 11 page(s) of claims (claims 1-60)

[X] 16 sheets of drawing [ ] formal [X] informal (Labeled Figs. 1-22)

[X] 6 page(s) of Declaration and Power of Attorney

[X] Unsigned

[ ] Newly Executed

[ ] Copy from prior application

[ ] Deletion of inventors including Signed Statement under 37 C.F.R. § 1.63(d)(2)

[X] **Incorporation by Reference: The entire disclosure of the prior application, from which a copy of the combined declaration and power of attorney is supplied herein, is considered as being part of the disclosure of the accompanying application and is incorporated herein by reference.**

- ☐ A Petition For Extension of Time and a Fee therefor has been or is being filed in the parent application to extend the term for action in the parent application until \_\_\_\_\_.
- ☐ A copy of the Petition for Extension of Time in the co-pending parent application is attached.
- ☒ **No Petition For Extension of Time and Fee therefor are necessary in the co-pending parent application.**
- ☐ Please abandon the parent application at a time while the parent application is pending or at a time when the petition for extension of time in that application is granted and while this application is pending has been granted a filing date, so as to make this application co-pending.
- ☐ Transfer the drawing(s) from the patent application to this application.
- ☐ Amend the specification by inserting before the first line the sentence:  
This is a ☐ continuation ☐ divisional ☐ continuation-in-part of co-pending application Serial No. \_\_\_\_\_ filed \_\_\_\_\_.

I. CALCULATION OF APPLICATION FEE (For A Small Entity)

				Basic Fee	
Number Filed		Number Extra		Rate	\$380.00
Total Claims	60	-20=	40	x\$9.00	\$360.00
Independent Claims	11	- 3=	8	x\$39.00	\$312.00
Multiple Dependent Claims					
<input type="checkbox"/> yes		Additional Fee=		\$270.00	
<input checked="" type="checkbox"/> no		Add'l Fee =		NONE	\$0.00

**Total: \$ 1,052.00**


- ☒ A statement claiming small entity status is attached or has been filed in the above-identified parent application and its benefit under 37 C.F.R. § 1.28(a) is hereby claimed. Reduced fees under 37 C.F.R. § 1.9(F) (50% of total) paid herewith \$ 1,052.00.
- ☒ A check in the amount of \$ 1,052.00 in payment of the application filing fees is attached.

- [ ] Charge Fee(s) to Deposit Account No. 13-4500. Order No. \_\_\_\_\_. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- [X] **The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for filing this application, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3606-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.**

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: April 29, 1999

By: \_\_\_\_\_

  
Richard Straussman  
Registration No. 39,847

CORRESPONDENCE ADDRESS:  
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- ☐ Microfiche Computer Program (Appendix)
- ☐ \_\_\_\_\_ page(s) of Sequence Listing
- ☐ computer readable disk containing Sequence Listing
- ☐ Statement under 37 C.F.R. § 1.821(f) that computer and paper copies of the Sequence Listing are the same
- ☒ **Claim for Priority under 35 U.S.C. § 120**
- ☐ Certified copy of Priority Document(s)
- ☐ English translation documents
- ☐ Information Disclosure Statement
- ☐ Copy of \_\_\_\_\_ cited references
- ☐ Copy of PTO-1449 filed in parent application serial No. \_\_\_\_\_.
- ☐ Preliminary Amendment
- ☒ **Return receipt postcard (MPEP 503)**
- ☐ Assignment Papers (assignment cover sheet and assignment documents)
- ☐ A check in the amount of \$40.00 for recording the Assignment.
- ☐ Assignment papers filed in parent application Serial No. \_\_\_\_\_.
- ☐ Certification of chain of title pursuant to 37 C.F.R. § 3.73(b).
- ☒ **This is a ☐ continuation ☐ divisional ☒ continuation-in-part (C-I-P) of prior application serial no. 09/188,810 filed November 9, 1998.**
- ☐ Cancel in this application original claims \_\_\_\_\_ of the parent application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)
- ☐ A preliminary Amendment is enclosed. (Claims added by this Amendment have been properly numbered consecutively beginning with the number following the highest numbered original claim in the prior application.
- ☒ **The status of the parent application is as follows:**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Gillin, Korfman and Raden  
Serial No. : To Be Assigned  
Filed : Herewith  
For : **FINANCIAL SERVICES VEHICLE AND METHOD**

EXPRESS MAIL CERTIFICATE

Express Mail Label No. EJ557774029US

Date of Deposit April 29, 1999

I hereby certify that the following attached paper(s) and/or fee

1. Application Fee Transmittal (in duplicate);
2. Patent Application ( 46 pages of specification, 1 page(s) of Abstract, 11 pages of Claims (Claims 1-60), 16 sheets of black & white Drawings (Figs. 1-22));
3. Check in the amount of \$ 1,052.00 ;
4. Copy of Statement Claiming Small Entity Status that was previously filed in the parent application Serial No. 09/188,810;
5. Combined Declaration & Power of Attorney (Unexecuted), (6 pages);
6. Return receipt postcard; and
7. This Certificate of Mailing

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, BOX PATENT APPLICATION, Washington, D.C. 20231.

Francisco Garcia

(Typed or printed name of person  
mailing paper(s) and/or fee)

Francisco Garcia  
(Signature of person mailing  
paper(s) and/or fee)

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